

FINDING EXTRA DOLLARS



If you’re finding it hard to start setting aside hard-earned cash for a better retirement, here are a few suggestions.

PERK UP YOUR RETIREMENT SAVINGS

Rather than a daily investment in a brand-name caffeine buzz, consider a trip to the office coffee pot and redirect the money you save to your retirement coffers.

EATING OUT CAN EAT AWAY AT YOUR NEST EGG

By trimming back on the frequency of your restaurant visits—and by doing something as simple as bringing your lunch to work—you can free up extra dollars each pay period, which you can put toward your retirement.

SAVE YOUR RAISES, BONUSES AND TAX REFUNDS

Put that extra cash to work for you by investing at least some of it in your retirement account.

GIVE YOURSELF SOME CREDIT BY USING CREDIT WISELY

By limiting your credit card use, buying only what you can afford, and avoiding late fees and costly cash advances, you can invest the savings in your retirement account—where you can earn interest for yourself, not your credit card company.

PAY YOURSELF FIRST

Your retirement Plan helps you follow one of the most important savings principles: Pay yourself first. The money you contribute to your retirement account comes out of your paycheck pre-tax. That means you can pay yourself before you pay anyone else.

CUT MONTHLY EXPENSES

By shopping around to get a better deal on such basic things as car insurance or your mortgage rate, you may be able to uncover additional money that can be redirected into your retirement Plan each month.



When you find extra dollars and redirect them into your retirement Plan, it may have a significant impact on your retirement savings. See the chart below for examples. >>

Event	Monthly Amount Saved and Invested in Your Plan	Potential Balance if Invested for 25 Years with a 6% Annual Rate of Return
Shop around for a better cell phone plan	\$15	\$10,395
Receive a \$100/month raise (Invest \$25 of it in your retirement Plan)	\$25	\$17,325
Shop for lower credit card interest rate*	\$30	\$20,790
Lower your car insurance premium*	\$50	\$34,650
Refinance your mortgage*	\$150	\$103,949

**Only if appropriate in your specific financial situation. Please carefully consider all fees, terms and conditions of a new arrangement and consult with your own tax and financial advisor as needed.*

FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration does not represent the performance of any investment options. It assumes a 6% annual rate of return and reinvestment of earnings, with no withdrawals. Rates of return may vary. Distributions from a tax-deferred retirement plan are taxable as ordinary income. The illustration does not reflect any charges, expenses or fees that may be associated with your Plan. The tax-deferred accumulation shown above would be reduced if these fees had been deducted.

For more information, visit www.louisianadcp.com or call (800) 937-7604.¹

1 Access to the voice response system and website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

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